

IN THE SPECIFICATION:

Please delete the original title, with the following new title:

-- MAKING CASHLESS PURCHASES WITHOUT IDENTIFYING THE PURCHASE'S
PAYMENT ACCOUNT --.

Please amend the specification by inserting the following immediately below the
title:

RELATED APPLICATIONS

This application is a continuation of Application Serial Number 09/299,102, filed on
April 26, 1999 and entitled "CASHLESS TRANSACTIONS WITHOUT CREDIT CARDS,
DEBIT CARDS OR CHECKS ".